

STUDENT LOAN REPAYMENT CHART

| AMOUNT BORROWED | 6.8% FIXED INTEREST RATE | | | 8.5% FIXED INTEREST RATE | | |
|--------------------|--------------------------|------------------------|-----------------|--------------------------|------------------------|-----------------|
| | MONTHLY PAYMENT | TOTAL INTEREST PAID | TOTAL REPAID | MONTHLY PAYMENT | TOTAL INTEREST PAID | TOTAL REPAID |
| \$1,000 | \$50 | \$64 | \$1,064 | \$50 | \$82 | \$1,082 |
| \$3,500 | \$50 | \$971 | \$4,471 | \$50 | \$1,351 | \$4,851 |
| \$4,500 | \$52 | \$1,715 | \$6,215 | \$56 | \$2,195 | \$6,695 |
| \$8,000 | \$92 | \$3,047 | \$11,047 | \$99 | \$3,903 | \$11,903 |
| \$10,000 | \$115 | \$3,810 | \$13,810 | \$124 | \$4,879 | \$14,879 |
| \$12,000 | \$138 | \$4,572 | \$16,572 | \$149 | \$5,854 | \$17,854 |
| \$15,000 | \$173 | \$5,714 | \$20,714 | \$186 | \$7,318 | \$22,318 |
| \$20,000 | \$230 | \$7,619 | \$27,619 | \$248 | \$9,756 | \$29,756 |
| \$23,000 | \$265 | \$8,762 | \$31,762 | \$285 | \$11,220 | \$34,220 |
| \$30,000 | \$345 | \$11,429 | \$41,429 | \$372 | \$14,635 | \$44,635 |
| \$40,000 | \$460 | \$15,238 | \$55,238 | \$496 | \$19,513 | \$59,513 |
| \$46,000 | \$529 | \$17,524 | \$63,524 | \$570 | \$22,240 | \$68,440 |
| \$50,000 | \$575 | \$19,048 | \$69,048 | \$620 | \$24,392 | \$74,392 |
| \$60,000 | \$690 | \$22,858 | \$82,858 | \$744 | \$29,269 | \$89,269 |
| \$75,000 | \$863 | \$28,572 | \$103,572 | \$930 | \$36,587 | \$111,587 |
| \$100,000 | \$1,151 | \$38,096 | \$138,096 | \$1,240 | \$48,783 | \$148,783 |
| \$120,000 | \$1,381 | \$45,715 | \$165,715 | \$1,488 | \$58,540 | \$178,540 |
| \$140,000 | \$1,611 | \$53,334 | \$193,334 | \$1,736 | \$68,296 | \$208,296 |
| \$160,000 | \$1,841 | \$60,955 | \$220,955 | \$1,984 | \$78,052 | \$238,052 |
| \$189,125 | \$2,176 | \$72,050 | \$261,175 | \$2,345 | \$92,261 | \$281,386 |

Use this repayment chart to estimate your student loan payment. Figures have been rounded to the nearest dollar and represent minimum payments at 6.8% (Stafford) and 8.5% (Graduate PLUS) over 10 years and do not include interest that may accumulate during periods of deferment and forbearance. Lower balances may take less than 10 years to repay at the minimum payment of \$50. This chart is for estimating purposes only. Use your student loan provider's online calculators that can give you an accurate picture of your monthly payment and the total amount you'll pay back based on your borrowing situation.

IT'S THE END OF THE MONTH.

Do you know where your money is?

| INCOME | ESTIMATED TOTAL | ACTUAL TOTAL | MIN. MONTHLY PAYMENT | PAYOFF GOAL | NOTES |
|-------------------------------|--------------------|-----------------|-------------------------|----------------|---------------|
| employment | | | | | |
| spouse/partner | | | | | |
| tips/commission | | | | | |
| scholarships/grants | | | | | |
| student loans | | | | | |
| other income | | | | | |
| Total Income | \$ - | \$ - | \$ - | | |
| EXPENSES | | | | | |
| HOUSING | | | | | |
| mortgage/rent | | | | | |
| homeowner/renter insurance | | | | | |
| property taxes | | | | | |
| homeowner dues | | | | | |
| maintenance | | | | | |
| Total Housing | \$ - | \$ - | \$ - | | |
| UTILITIES | | | | | NEED OR WANT? |
| cellular phone | | | | | |
| internet service | | | | | |
| cable | | | | | |
| land line | | | | | |
| electric | | | | | |
| other heating | | | | | |
| water/sewer/garbage | | | | | |
| Total Utilities | \$ - | \$ - | \$ - | | |
| HEALTH/MEDICAL | | | | | |
| medical/dental insurance | | | | | |
| copays: doctors/prescriptions | | | | | |
| gym membership | | | | | |
| OTC medicine | | | | | |
| other | | | | | |
| Total Health/Medical | \$ - | \$ - | \$ - | | |
| TRANSPORTATION | | | | | |
| car payment | | | | | |
| insurance | | | | | |
| maintenance/repairs | | | | | |
| gas | | | | | |
| mass transit | | | | | |
| parking/tolls | | | | | |
| tabs/inspection | | | | | |
| airplane | | | | | |
| other | | | | | |
| Total Transportation | \$ - | \$ - | \$ - | | |